

**From:** [Walter Podejko](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Wal-Mart Bank  
**Date:** Monday, April 10, 2006 11:32:19 PM  
**Attachments:**

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Dear Mr. Chairman,

I am writing to urge you to not allow the petition of Wal-Mart to open Wal-Mart Bank. This simply would be a disaster in light of what we know of the company's existing policies regarding the treatment and mistreatment of their employees. Also at issue is the way they contribute to the pollution of every area they build a store and their lack of response to local and national environmental groups and officials when asked to protect the environment they are in. This was discussed at length in the movie, "Wal-Mart, The high cost of 'low prices'" available at your local video rental stores now.

The movie opened my eyes to the terrible lies told by the current CEO of Wal-Mart, Lee Scott. I am appalled at the intentional under-insuring of their work force and their intentional, and deliberate tactic of getting the local community health agencies to foot the bills of Wal-Marts employees when they cannot afford coverage with the health plan offered by Wal-Mart.

These are the lies and misconduct of the world's largest retailer. Wal-Mart has made billions of dollars with the systematic bullying of small-town America just to put a retail store in these towns, and now they want to further harrass America in forcing their way into the banking industry in the exact same fashion. Push out the little local banks in town and have a monopoly in the ares where their new banks would be, and totally abuse and humiliate all who are unfortunate enough to need a job with them.

I sincerely implore you in every conceivable way to please refuse their petition to get a banking license or charter or permission in order to gain entrance into the banking industry. The public would be more than harmed by this evil giant menacing our great nation. Please, please, please DO NOT allow Wal-Mart to do business in the banking industry.

The price of houses continues to rise as do the interest rates on home loans. How are families supposed to survive and support themselves on the salaries that Wal-Mart pays their employees? Add to that the totally inadequate medical coverage which requires large sums of out-of-pocket costs

that these poor unfortunate souls are forced to pay.

In the movie it also talked about intimidation by managers forcing their employees to work overtime without pay with the veiled non-verbal threat that they can EASILY be replaced if the employees don't work "off the clock". This is the most vile, repugnant, unethical company in American history.

I ask you this, "How could you even for more than two seconds ever consider their petition to obtain a license to do banking anywhere in the country, or in the world for that matter, knowing what is already public knowledge and proven to be completely true about their dispicable business tactics and ripping off of their workforces all over the world?" Please, I beg you, be a gentleman and help those less fortunate from the harm that lurks around the corner named Wal-Mart.